

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Hector Pacheco
 Debtor

Case No. 19-10669-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db #+Hector Pacheco, 517 West Liberty Street, Allentown, PA 18102-2909
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14267826 +Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 14267835 +Carmen Cheriz, 911 North 7th Street, Allentown, PA 18102-1632
 14267836 +Citibank/Best Buy, P.O. Box 790040, Saint Louis, MO 63179-0040
 14267837 +Citibank/Home Depot, P.O. Box 790040, Saint Louis, MO 63179-0040
 14267842 +Eastern Account System, Inc., P.O. Box 837, Newtown, CT 06470-0837
 14267843 +Encore Rec. Mgnt., P.O. Box 48458, Oak Park, MI 48237-6058
 14267847 +Global Receivables Solutions, P.O. Box 1020, Dept. 806, Horsham, PA 19044-8020
 14267849 +Keystone Col., 220 North Duke Street, Lancaster, PA 17602-2710
 14273776 +M&T Bank, c/o Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14267857 +Nissan Motor Acceptance, Attn: Bankruptcy Dept., P.O. Box 660360, Dallas, TX 75266-0360
 14267860 +PNC Bank, Attn: Bankruptcy Department, P.O. Box 94982, Cleveland, OH 44101-4982
 14267864 +Radius Global Solutions, LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3117
 14267865 +Ramona Pacheco, 2690 Webb Avenue, Bronx, NY 10468-3239
 14267875 +Vital Recover Services, LLC, P.O. Box 923747, Norcross, GA 30010-3747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:28:05
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 08 2019 03:28:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14267829 E-mail/Text: bnc@trustamerifirst.com Jun 08 2019 03:27:52 Amerifirst,
 11171 Mill Valley Road, Omaha, NE 68154
 14267830 +EDI: CINGMIDLAND.COM Jun 08 2019 07:08:00 AT&T Mobility, P.O. Box 536216,
 Atlanta, GA 30353-6216
 14267828 +EDI: GMACFS.COM Jun 08 2019 07:08:00 Ally Financial, Attn: Bankruptcy Dept.,
 P.O. Box 380901, Bloomington, MN 55438-0901
 14275733 +E-mail/Text: bnc@trustamerifirst.com Jun 08 2019 03:27:52
 AmeriFirst Home Improvement Finance LLC, 11171 Mill Valley Rd, Omaha, NE 68154-3933
 14267840 E-mail/Text: customercareus@creditcorpsolutionsinc.com Jun 08 2019 03:27:28
 Credit Corp. Solutions, Inc., 180 Election Road, Suite 200, Draper, UT 84020
 14267831 +EDI: CAPITALONE.COM Jun 08 2019 07:08:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 14267833 +EDI: CAPITALONE.COM Jun 08 2019 07:08:00 Capital One Bank (USA), N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083
 14267838 +EDI: WFNBN.COM Jun 08 2019 07:08:00 Comenity Bank/Victoria Scrt., Attn: Bankruptcy Dept.,
 P.O. Box 182125, Columbus, OH 43218-2125
 14267839 +EDI: WFNBN.COM Jun 08 2019 07:08:00 Comenity Capital Bank, P.O. Box 182125,
 Columbus, OH 43218-2125
 14267841 +EDI: DISCOVER.COM Jun 08 2019 07:08:00 Discover Financial, P.O. Box 3025,
 New Albany, OH 43054-3025
 14267845 +EDI: AMINFOFP.COM Jun 08 2019 07:08:00 First Premier Bank, Attn: Bankruptcy,
 P.O. Box 5524, Sioux Falls, SD 57117-5524
 14267846 +EDI: PHINGENESIS Jun 08 2019 07:08:00 Genesis Credit, P.O. Box 4499,
 Beaverton, OR 97076-4499
 14267848 +EDI: HFC.COM Jun 08 2019 07:08:00 HSBC Bank Nevada, P.O. Box 49352,
 San Jose, CA 95161-9352
 14267852 +EDI: RESURGENT.COM Jun 08 2019 07:08:00 LVNV Funding, Attn: Bankruptcy, P.O. Box 10497,
 Greenville, SC 29603-0497
 14267850 E-mail/Text: cslehigh@pacses.com Jun 08 2019 03:29:19 Lehigh Co Drs, 523 Hamilton St.,
 Allentown, PA 18101
 14267851 +E-mail/Text: bk@lendingclub.com Jun 08 2019 03:29:11 Lending Club Corp.,
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
 14267853 E-mail/Text: camanagement@mtb.com Jun 08 2019 03:27:46 M&T Bank, Attn: Bankruptcy,
 P.O. Box 844, Buffalo, NY 14240
 14267854 +EDI: MERRICKBANK.COM Jun 08 2019 07:08:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14267855 +EDI: MID8.COM Jun 08 2019 07:08:00 Midland Funding, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 14267861 +EDI: PRA.COM Jun 08 2019 07:08:00 Portfolio Recovery, P.O. Box 41021,
 Norfolk, VA 23541-1021
 14267866 +EDI: RESURGENT.COM Jun 08 2019 07:08:00 Resurgent Capital Services, 55 Beattie Place,
 Greenville, SC 29601-5115
 14267868 +EDI: RMSC.COM Jun 08 2019 07:08:00 SYNCEB/American Eagle, Attn: Bankruptcy,
 P.O. Box 956060, Orlando, FL 32896-0001

District/off: 0313-4

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Total Noticed: 51

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14267869 +EDI: RMSC.COM Jun 08 2019 07:08:00 SYNCB/Care Credit, P.O. Box 103104,
Roswell, GA 30076-9104
14267870 +EDI: RMSC.COM Jun 08 2019 07:08:00 SYNCB/Paypal, P.O. Box 103104,
Roswell, GA 30076-9104
14267867 +EDI: SWCR.COM Jun 08 2019 07:08:00 Southwest Credit, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
14267871 +EDI: RMSC.COM Jun 08 2019 07:08:00 Synchrony Bank, P.O. Box 965013,
Orlando, FL 32896-5013
14268035 +EDI: RMSC.COM Jun 08 2019 07:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14267873 +EDI: RMSC.COM Jun 08 2019 07:08:00 Synchrony Bank/Ashley's, 170 Election Road,
Suite 125, Draper, UT 84020-6425
14267874 +E-mail/Text: marisa.sheppard@timepayment.com Jun 08 2019 03:28:39 Timepayment Corp, LLC.,
16 New Eng. Exec. Ofc. Pk.S., Burlington, MA 01803-5217

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14267827* +Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
14267832* +Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14267834* +Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14267856* +Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14267858* +Nissan Motor Acceptance, Attn: Bankruptcy Dept., P.O. Box 660360, Dallas, TX 75266-0360
14267862* +Portfolio Recovery, P.O. Box 41021, Norfolk, VA 23541-1021
14267863* +Portfolio Recovery, P.O. Box 41021, Norfolk, VA 23541-1021
14267872* +Synchrony Bank, P.O. Box 965013, Orlando, FL 32896-5013
14267844 ##+Essen Medical Associates, 1181 Grand Concourse, Bronx, NY 10452-8503
14267859 ##+Oliphant Financial, 2601 Cattlemen Road, Suite 300, Sarasota, FL 34232-6231

TOTALS: 0, * 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL J. MCCRYSTAL on behalf of Debtor Hector Pacheco mccrystallaw@gmail.com,
sueparaalegal@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Hector Pacheco	Social Security number or ITIN	xxx-xx-1046
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10669-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hector Pacheco

6/6/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.